

ILLINOIS DEPARTMENT OF INSURANCE

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 1/1/2015

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability Private Passenger Commercial		
2. Automobile Physical Damage Private Passenger Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	30,690,525	5.3%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): Please see the actuarial memorandum for the full details of this change.

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new rates.

The Cincinnati Insurance Company

Name of Company

Jessica Jones, Filings Analyst

Official - Title

Change in Company's premium or rate level produced by rate revision effective 07/31/14

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire	\$374,713	-0.4%
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$10,269,576	3.3%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other <u>Condo/Renter</u>	\$626,298	7.4%
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

No.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

With this filing, Encompass Home and Auto Insurance Company is proposing a 3.5% overall rate level change to its Other Than Automobile program. The Rate Adjustment Factors, Condo Base Rates, and Dwelling Base Premiums have been revised in order to achieve this proposed change. Additionally, Encompass has expanded the age of dwelling break out for the Dwelling Age Discount and revised factors.

* Adjusted to reflect all prior rate changes.

** Change in Company's rate level which will result from application of new rates.

Encompass Home and Auto Insurance Company

Name of Company

Claire Hunter - State Filer

Official - Title

Change in Company's premium or rate level produced by rate revision effective 08/30/14

(1)	(2)	(3)
Coverage	Annual Premium Volume (Illinois)*	Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire	\$35,578	0.0%
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$1,338,591	3.4%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other <u>Condo/Renter</u>	\$170,303	6.6%
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

No.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

With this filing, Encompass Insurance Company of America is proposing a 3.7% overall rate level change to its Other Than Automobile program. The Home Base Rates, Condo Base Rates and Occupancy Factors have been revised in order to achieve this proposed change.

* Adjusted to reflect all prior rate changes.

** Change in Company's rate level which will result from application of new rates.

Encompass Insurance Company of America

Name of Company

Claire Hunter - State Filer

Official - Title

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective

02/12/2015

(1) <u>Coverage</u>		(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1.	Automobile Liability		
	Private Passenger		
	Commercial		
2.	Automobile Physical Damage		
	Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners	\$2,582,304	-0.1%
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	<u>Line of Insurance</u>		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
Rate Revision

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will
result from application of new rates.

Garrison Property And Casualty
Insurance Company
 Name of Company

Daniel Dilley, Executive Director
Insurance Compliance
 Official - Title

H29219D

Section 754.EXHIBIT A Summary Sheet (Form RF-3)

FORM (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision
effective 1-1-2015.

	(1)	(2)	(3)
	Coverage	Annual Premium Volume (Illinois) *	Percent Change (+or-) **
1.	Automobile Liability Private Passenger		
	Commercial		
2.	Automobile Physical Damag Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners	\$11228.59	-24.65%
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Line of Insurance		

Does filing only apply to certain territory (territories) or certain
Classes? If so,
specify: no.

Brief description of filing. (If filing follows rates of an advisory
Organization, specify
organization): Changes to rating relativites and territories.

Decreases to Select RV rates.

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new
rates.

Grinnell Mutual Reinsurance Company

Name of Company

Kimberley A. Ward, Actuary

Official - Title

Section 754.EXHIBIT A Summary Sheet (Form RF-3)

FORM (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision
effective 11/1/2014.

	(1)	(2)	(3)
	Coverage	Annual Premium Volume (Illinois) *	Percent Change (+or-) **
1.	Automobile Liability Private Passenger		
	Commercial		
2.	Automobile Physical Damag Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners	3,132,062	+8%
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		

Line of Insurance

Does filing only apply to certain territory (territories) or certain
Classes? If so,
specify: No

Brief description of filing. (If filing follows rates of an advisory
Organization, specify
organization): Increased base rates for all forms.

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new
rates.

Hastings Mutual Insurance Co

Name of Company

Agnes Karas Product Manager

Official – Title

Section 754.EXHIBIT A Summary Sheet (Form RF-3)**FORM (RF-3)****SUMMARY SHEET**

Change in Company's premium or rate level produced by rate revision
effective 11/1/2014 for New Business & Renewals.

	(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **
1.	Automobile Liability Private Passenger		
	Commercial		
2.	Automobile Physical Damag Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners	10,090,420	21.88%
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Line of Insurance		

Does filing only apply to certain territory (territories) or certain
Classes? If so,
specify: This filing applies to all territories and classes.

Brief description of filing. (If filing follows rates of an advisory
Organization, specify
organization): Revised the base rate, \$1000 deductible factor, and Personal

Finance Levels 15-25. Revised earthquake, water backup, and 16 other endorsements.

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new
rates.

Madison Mutual Insurance Company

Name of Company

Michelle Goestenkors - Market Research Analyst

Official – Title

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective:
November 1, 2014 New and Renewal

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	41,934,757	0.0%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Updated Protection Class Factors to reflect recent changes in ISO PPC.

* Annualized In-Force Premium @ Current Rates.

** Change in Company's premium level which will result from application of new rates.

MemberSelect Insurance Company
Name of Company

Anthony E. Ptaszniak
Vice President and Chief Actuary, FCAS, MAAA

Section 754.EXHIBIT A Summary Sheet (Form RF-3)

FORM (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision
effective 12/1/2014.

	(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **
1.	Automobile Liability Private Passenger		
	Commercial		
2.	Automobile Physical Damag Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners	\$244,953	9.7%
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Line of Insurance		

Does filing only apply to certain territory (territories) or certain
Classes? If so,
specify: N/A

Brief description of filing. (If filing follows rates of an advisory
Organization, specify
organization):

We are filing revised insurance score factors as mentioned in our
filing PHAR-129187566 which introduced the factors.

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new
rates.

Pharmacists Mutual Insurance Company

Name of Company

Richard M Berke, Regional Vice President

Official – Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 11-21-2014

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$8,040,915	7.4%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

no

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Base rates have been revised for Form HO-3. Editorial changes have also been made.

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will
result from application of new rates.Shelter Mutual Insurance Company
Name of CompanyBrian Marcks,
Coord Ins Dept Affairs
Official - Title

Section 754. EXHIBIT A Summary Sheet (Form RF-3)

FORM (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision
effective December 1, 2014.

(1)	(2)	(3)
Coverage	Annual Premium Volume (Illinois) *	Percent Change (+or-) **
1. Automobile Liability Private Passenger		
Commercial		
2. Automobile Physical Damage Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$256,451	8.70%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other <u>Earthquake</u>	\$7,064	0.00%
Line of Insurance		

Does filing only apply to certain territory (territories) or certain
classes? If so, specify: No.

Brief description of filing. (If filing follows rates of an advisory
organization, specify organization): Base rates, Deductible factors and Maximum
Deductible credit caps, Policy Size Relativities, Financial Stability factors, Capping factor,
Scheduled Personal Property, ISO Split Public Protection Classification.

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new
rates.

State Automobile Mutual Insurance

Name of Company

Jon Eshelman - Actuarial Manager

Official - Title

Section 754. EXHIBIT A Summary Sheet (Form RF-3)

FORM (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision
effective December 1, 2014.

(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **
1. Automobile Liability Private		
Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$13,356,360	8.70%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other <u>Earthquake</u>	\$305,881	0.00%
Line of Insurance		

Does filing only apply to certain territory (territories) or certain
classes? If so, specify: No.

Brief description of filing. (If filing follows rates of an advisory
organization, specify organization): Base rates, Deductible factors and Maximum
Deductible credit caps, Policy Size Relativities, Financial Stability factors, Capping factor,
Scheduled Personal Property, ISO Split Public Protection Classification.

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new
rates.

State Auto Property & Casualty Insurance
Name of Company

Jon Eshelman - Actuarial Manager
Official - Title

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate
revision effective 9/1/14 New Business, 10/15/14 Renewal Business

(1) <u>Coverage</u>	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+ or -) **
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability other than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	12,040,211	24.0%
13. Commercial Multi-Peril*		
14. Crop Hail		
15. Other		

Does filing only apply to certain territory (territories) or certain
classes? If so, specify: No

Brief description of filing. (If filing follows rates of an advisory
organization, specify organization): HO-3: Revising base rates and the following factors: Zip Code

and Age of Dwelling. Also revising rates for HO-536 (Back-up of Sewers or Drains Coverage).

HO-4&6: Revising base rates.

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will
result from application of new rates.

Trustgard Insurance Company
Name of Company

Steve Shaw, Compliance Analyst
Official - Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective

02/12/2015

(1) <u>Coverage</u>		(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1.	Automobile Liability		
	Private Passenger		
	Commercial		
2.	Automobile Physical Damage		
	Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners	\$36,246,913	-0.1%
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	<u>Line of Insurance</u>		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
Rate Revision

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will
result from application of new rates.

United Services Automobile
 Association

 Name of Company

Daniel Dilley, Exective Director
 Insurance Compliance

 Official - Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective

02/12/2015

(1) <u>Coverage</u>		(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1.	Automobile Liability		
	Private Passenger		
	Commercial		
2.	Automobile Physical Damage		
	Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners	\$25,854,667	0.1%
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
Rate Revision

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will
result from application of new rates.

USAA Casualty Insurance Company
 Name of Company

Daniel Dilley, Executive Director
Insurance Compliance
 Official - Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective

02/12/2015

(1) <u>Coverage</u>		(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1.	Automobile Liability		
	Private Passenger		
	Commercial		
2.	Automobile Physical Damage		
	Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners	\$6,220,273	0.4%
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
Rate Revision

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will
result from application of new rates.

USAA General Indemnity
Company

Name of Company

Daniel Dilley, Executive Director
Insurance Compliance

Official - Title